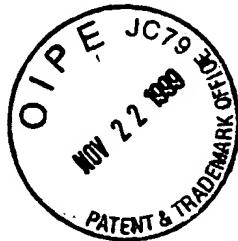


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of
GARRISON et al.

: Group Art Unit: 2765

Serial No. 09/010,193

: Examiner: Romain Jeanty

Filed: January 21, 1998

:

For: DUAL SOURCE REMITTANCE PROCESSING

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AMENDMENT

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is
being deposited with the U.S. Postal
Service as First Class Mail addressed to
the Assistant Commissioner for Patents,
Washington, D.C. 20231

on November 18, 1999.....
Signature

Sir:

This amendment is filed in response to the Official Action dated September 9, 1999, the time for response to which is up to and including December 9, 1999. Please amend the above referenced application as follows: